

The following benefits will be yours with Blue Secure Checking

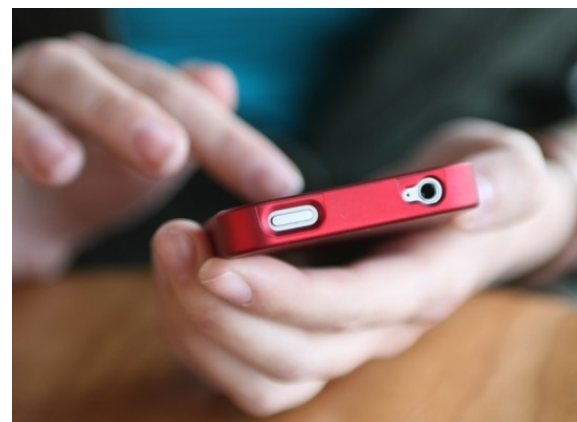
- Unlimited Check Writing
- Debit Card
- Overdraft Privilege Services – available
- Online Banking
- E-Statements
- Direct Deposit
- Bill Payments
- Online Check Image Access
- IDProtect® – Identity Theft Protection Service
- Cellular Telephone Protection

A \$5.95 minimum balance fee (\$2.95 if primary account holder is over 65 years of age) will apply, however we've made it possible to eliminate this minimum balance fee by maintaining an average daily balance of \$3000.00.

IDProtect® - identity theft protection service for you, your family¹ and joint account owners:

- **Identity Fraud Expense Reimbursement Coverage***
Receive up to \$10,000 to help pay expenses, clear your name and repair damaged credit, should you become the victim of identity fraud.
- **Comprehensive Identity Theft Resolution Services**
Should you suffer identity theft, your very own IDProtect fraud resolution specialist will help you every step of the way until your credit and identity are completely restored.
- **Debit and credit card registration** – register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards - and your liability is limited - should your cards become lost or stolen.
(Registration and activation required.)
- **3-in-1 Credit File Monitoring**
IDProtect will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur.
(Registration and activation required.)
- **3-in-1 Credit Report**
Request a free, updated credit report every 90 days or upon receipt of alert. Each new report includes an updated single bureau credit score.
(Registration and activation required.)
- **Total Identity Monitoring** – continuous monitoring of over 1,000 databases
(Registration and activation required.)

* Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Cellular Telephone Protection**

Cell phones are part of our daily lives. Replacing them if they are stolen or damaged can be costly. As an eligible account holder you receive up to \$300 of Cellular Telephone Coverage to reimburse the cost of replacing or repairing your device. This valuable protection covers you whether you are at home or abroad.

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Identity Fraud Expense Reimbursement Coverage and Cellular Telephone Protection are Not Deposits, Not Guaranteed By The Bank Or Any Bank Affiliate, Not Insured By FDIC Or Any Federal Government Agency.

Keep Yourself and Your Family¹ Safe from Fraud and Loss.

First National Bank's identity theft protection gives you everything you need to safeguard your identity, protect your credit and help you recover should you become a victim of identity fraud.

Identity theft protection you can trust

The numbers say it all

Will you become a victim of identity theft?

For the 13th year in a row, identity theft topped the list of consumer complaints. Of more than 2 million complaints filed in 2012, 18 percent were identity theft related.² In 2013, 13.1 million consumers suffered identity fraud – the second highest level on record, costing \$18 billion.³

1 IDProtect service is a personal identity theft protection service available to account owner(s) and their family. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) who are residents of the same household. IDProtect benefits are available to joint account holders (unless otherwise noted). Benefits are not available to a "signer" or "beneficiary" of the account who is not an account owner. Service is not available to businesses and their employees, clubs and/or churches and their members, schools and their employees/ students.

2 Federal Trade Commission. Consumer Sentinel Network Data Book, February 2013.

3 Javelin Strategy and Research. Identity Fraud Report, February 2014.

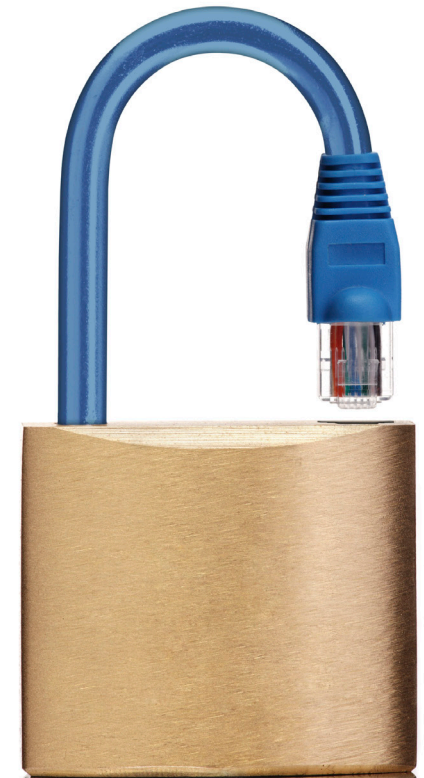


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Blue Secure Checking



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